

The Dentist Loan Repayment Program is a state financed and administered program designed to attract dentists to North Dakota to practice in areas of need. The focus of the program is to encourage new dental school graduates to practice in North Dakota. Each dentist selected may receive up to \$80,000 to repay educational loans. Each dentist selected must practice four years in a selected community or communities. Three dentists may be selected each year. Preference is given to dentists who will serve in rural underserved areas.

Application deadline:

Applications may be submitted at any time. The State Health Council reviews each application at its next meeting. The State Health Council generally meets quarterly during the calendar year. However, the program is focused on dental students. Dental students should apply in the first or second quarter of their final year. All applicants are notified of the Council's decision immediately following each meeting. For dates of upcoming State Health Council meetings, call the North Dakota Department of Health at 701-328-2372 or email, lrodahl@state.nd.us.

Who May Apply?

- Licensed dentists who move to North Dakota and have outstanding education loans.
- Dentists who have graduated from an accredited graduate dental school during the year immediately preceding the application and have not worked in North Dakota.
- Dental students who will graduate within one year after the date of the application.
- A dental license is not needed at the time of the application.

Dentist Selection Criteria:

- The qualifications of the dentist need of the community and community support.
- Qualification of the dentist can be demonstrated through letters of support from the applicant's instructors. Community need is based on the ratio of dentists to population in the community/area, travel time to other dentists in the community and the mix of dental specialists in the community. Community support is demonstrated through letters of support, usually from community residents, other dentists in the community, businesses in the community and mayors or other political leaders.
- Preference is given to applicants who will practice in rural North Dakota communities.
- Preference is given to applicants who will accept Medicaid patients in proportion to the percent of Medicaid eligible people in the dental service area. This is usually about 10% in most areas of the state. The dentist's caseload is expected to be about 10% Medicaid clients during the four (4) year term of the service obligation contract. Medicaid caseloads in areas with high concentrations of Medicaid clients are negotiated.

Selecting a Community:

Each applicant must establish a relationship with a selected community(s) before submitting an application. Applicants who are unsure of communities needing a dentist(s) may contact Maija Beyer, Director, North Dakota Oral Health Program (mbeyer@state.nd.us) or Joe Cichy, Executive Director, North Dakota Dental Association (jcichy@olsoncichy.com).

Loan Repayment and Service Obligation:

Each dentist selected into the program may receive up to \$80,000, depending upon the amount of educational loans including interest. A dentist may not receive an amount greater than his/her education loans. The first payment is made six months after the dentist begins his/her full-time practice and on the anniversary date of employment thereafter.

Each dentist selected into the program must enter a four-year nonrenewable contract with the North Dakota Department of Health. The Department agrees to pay loan repayment dollars to the dentist, and the dentist agrees to provide four years of full-time dental service in the selected community or communities. If the dentist breaches the loan repayment contract, he or she is liable for the amount of any loan repayment dollars received.

Application Material:

North Dakota Dental Loan Repayment applications are available on the North Dakota Department of Health website at (<http://www.health.state.nd.us/ndhd/resource/oca>) or by contacting:

Gary Garland
Office of Community Assistance
North Dakota Department of Health
600 E Boulevard Ave., Dept. 301
Bismarck, ND 58505-0200

Ph: 701-328-4839
Email: (garland@state.nd.us)